

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: FRANK EMBERSON § Case No. 08-73849
KATHY EMBERSON §
§
§
§
Debtors §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/26/2008.
- 2) The plan was confirmed on 05/22/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/28/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/05/2013.
- 5) The case was converted on 02/25/2013.
- 6) Number of months from filing or conversion to last payment: 49.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$46,056.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have NOT cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 32,930.68
Less amount refunded to debtor	\$ 0.00
NET RECEIPTS	\$ 32,930.68

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 2,012.45
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 5,512.45
Attorney fees paid and disclosed by debtor:	\$ 0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTY BERNARD NATALE	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
GREEN TREE SERVICING LLC	Sec	14,981.47	16,151.54	4,667.06	4,667.06	0.00
IRWIN HOME EQUITY	Sec	6,402.04	6,453.04	6,402.04	6,402.04	0.00
INTERNAL REVENUE SERVICE	Pri	2,000.00	2,652.04	2,652.04	2,652.04	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	103.92	103.92	9.04	0.00
CHASE BANK USA NA	Uns	848.68	848.68	848.68	73.76	0.00
EAST BAY FUNDING	Uns	7,884.67	4,521.21	4,521.21	392.93	0.00
FIRST PERFORMANCE RECOVERY	Uns	1,822.10	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	391.83	404.92	404.92	35.19	0.00
MITSUBISHI MOTORS CREDIT	Uns	4,518.44	NA	NA	0.00	0.00
THE NATIONAL BANK & TRUST CO	Uns	11,849.23	12,002.96	12,002.96	1,043.17	0.00
EAST BAY FUNDING	Uns	575.00	575.00	575.00	49.97	0.00
NATIONAL CREDIT ADJUSTERS	Uns	130.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	6,293.44	6,193.44	6,193.44	538.27	0.00
LVNV FUNDING LLC	Uns	340.62	781.16	781.16	67.89	0.00
PRA RECEIVABLES MANAGEMENT	Uns	174.60	180.95	180.95	15.73	0.00
NORTHLAND GROUP, INC.	Uns	556.73	NA	NA	0.00	0.00
REDLINE RECOVERY SERVICES,	Uns	2,026.66	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
RRCA ACCOUNTS MANAGEMENT	Uns	202.30	199.00	199.00	17.30	0.00
SOCIAL SECURITY	Uns	68,715.00	NA	NA	0.00	0.00
BRUCE WHITMAN	Uns	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	0.00	579.00	579.00	50.32	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	0.00	907.60	907.60	78.87	0.00
WORLD'S FOREMOST BANK	Uns	0.00	686.12	686.12	59.63	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	1,091.63	1,091.63	94.87	0.00
EAST BAY FUNDING	Uns	0.00	390.00	390.00	33.90	0.00
BRUCE WHITMAN	Uns	0.00	3,700.00	3,700.00	321.56	0.00
CAPITAL ONE BANK (USA) NA	Uns	0.00	8,656.09	8,656.09	752.29	0.00
FIA CARD SERVICES aka BANK OF	Uns	0.00	6,776.37	6,776.37	588.93	0.00
ECAST SETTLEMENT	Uns	0.00	5,485.49	5,485.49	476.74	0.00
ECAST SETTLEMENT	Uns	0.00	8,026.97	8,026.97	697.62	0.00
ROUNDUP FUNDING LLC	Uns	0.00	130.00	130.00	11.30	0.00
DEKALB COUNTY COLLECTOR	Sec	0.00	4,307.82	4,307.82	4,307.82	322.97
DEKALB COUNTY COLLECTOR	Pri	0.00	3,626.20	3,626.20	3,626.20	0.00
LVNV FUNDING LLC	Uns	0.00	354.63	354.63	30.82	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 11,069.10	\$ 11,069.10	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 4,307.82	\$ 4,307.82	\$ 322.97
TOTAL SECURED:	\$ 15,376.92	\$ 15,376.92	\$ 322.97
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 6,278.24	\$ 6,278.24	\$ 0.00
TOTAL PRIORITY:	\$ 6,278.24	\$ 6,278.24	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 62,595.14	\$ 5,440.10	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,512.45
Disbursements to Creditors	\$ 27,418.23
TOTAL DISBURSEMENTS:	\$ 32,930.68

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 03/18/2013

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.